

IN THE CLAIMS

Please amend claim 46 as follows (a full listing of the claims with the amendment is below):

1. (ORIGINAL) A method of creating financial advice applications, comprising
establishing a connection to a client computer having an application program comprising
at least one module, wherein each module of said application program corresponds to a financial
services function;
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receiving a request from said client computer for financial services data;
establishing a connection to at least one financial service;
transmitting said request for financial services data to at least one financial service;
receiving and compiling said financial services data from said at least one financial
service; and
transmitting a result of compiling said financial services data to said client computer.
2. (ORIGINAL) The method of claim 1, wherein establishing a connection to at least one
financial service and transmitting said request for financial services data to at least one financial
service comprises:
establishing a connection to an application services manager;
transmitting a request to said application services manager for said financial services
data; and
establishing a connection between said application services manager and at least one
financial service; and
wherein receiving and compiling said financial services data from said at least one
financial service comprises receiving and compiling said financial services data from said
application services manager.
3. (ORIGINAL) The method of claim 1, further comprising communicating with an
authentication server and authenticating a user of said client computer.

4. (ORIGINAL) The method of claim 1, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service.
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5. (ORIGINAL) The method of claim 2, further comprising formatting data transmitted between any of said application program, said application services manager, and said at least one financial service in a standardized data format.
6. (ORIGINAL) The method of claim 5, wherein said standardized data format is XML.
7. (ORIGINAL) The method of claim 2, further comprising formatting data transmitted between a plurality of financial services in a standardized data format.
8. (ORIGINAL) The method of claim 7, wherein said standardized data format is XML.
9. (ORIGINAL) The method of claim 1, further comprising scripting requests from said client computer such that a single request creates a financial advice application including data from a plurality of financial services.
10. (ORIGINAL) The method of claim 1, further comprising communicating with a registration application configured to allocate a TCP/IP port for use by a financial service during a client session.
11. (ORIGINAL) A system for creating financial advice applications, comprising at least one client computer having an application program implemented thereon; an advice utility server in communication with said at least one client computer and said at least one application program; and at least one financial service in communication with said advice utility server, wherein each financial service is configured to receive data from said advice utility server and to transmit data to said advice utility server.

12. (ORIGINAL) The system of claim 11, further comprising an authentication server in communication with said advice utility server, wherein said authentication server is configured to authenticate a user of a client computer.
13. (ORIGINAL) The system of claim 11, further comprising a data migration mechanism in communication with said advice utility server, wherein said data migration mechanism is configured to convert data transmissions between any of a client computer, said advice utility server, and a financial service into a standardized data format.
- A/ 14. (ORIGINAL) The system of claim 13, wherein said standardized data format is XML.
15. (ORIGINAL) The system of claim 11, further comprising a translator in communication with said advice utility server, wherein said translator is configured to translate data transmissions between a plurality of financial services into a standardized data format.
16. (ORIGINAL) The system of claim 15, wherein said standardized data format is XML.
17. (ORIGINAL) The system of claim 11, wherein said advice utility server is configured to script requests from said application program such that a single request creates a financial advice application including data from a plurality of financial services.
18. (ORIGINAL) The system of claim 11, further comprising a registration application in communication with said advice utility server and said at least one financial service, wherein said registration application is configured to allocate a TCP/IP port for use by a financial service during a client session.
19. (ORIGINAL) The system of claim 11, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service.

20. (ORIGINAL) The system of claim 11, wherein said advice utility server comprises an application services manager configured to communicate with said at least one client computer and said at least one financial service.

21. (ORIGINAL) A computer-readable storage medium encoded with processing instructions stored thereon, wherein said processing instructions are configured to direct a computer to perform the steps of:

establishing a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial services function;

receiving a request from said client computer for financial services data;

establishing a connection to at least one financial service;

transmitting said request for financial services data to at least one financial service;

receiving and compiling said financial services data from said at least one financial service; and

transmitting a result of compiling said financial services data to said client computer.

22. (ORIGINAL) The computer-readable storage medium of claim 21, wherein the processing instructions configured to direct a computer to perform the steps of establishing a connection to at least one financial service and transmitting said request for financial services data to at least one financial service further comprise processing instructions to perform the steps of:

establishing a connection to an application services manager;

transmitting a request to said application services manager for said financial services data; and

establishing a connection between said application services manager and at least one financial service; and

wherein the processing instructions configured to direct a computer to perform the step of receiving and compiling said financial services data from said at least one financial service

further comprise processing instructions to perform the step of receiving and compiling said financial services data from said application services manager.

23. (ORIGINAL) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of authenticating a user of said client computer.

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24. (ORIGINAL) The computer-readable storage medium of claim 21, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service.

25. (ORIGINAL) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between any of said client computer, said advice utility server, and said at least one financial service in a standardized data format.

26. (ORIGINAL) The computer-readable storage medium of claim 25, wherein said standardized data format is XML.

27. (ORIGINAL) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between a plurality of financial services in a standardized data format.

28. (ORIGINAL) The computer-readable storage medium of claim 27, wherein said standardized data format is XML.

29. (ORIGINAL) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of allocating a TCP/IP port for use by a financial service during a client session.

30. (ORIGINAL) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates a financial advice application including data from a plurality of financial services.

31. (ORIGINAL) A device for creating financial advice applications, which device comprises:

a central processor;
a storage device in communication with said central processor; and
a memory connected to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:
establish a connection to a client computer having an application program comprising at least one module, wherein each module of said application program corresponds to a financial services function;

receive a request from said client computer for financial services data;
establish a connection to at least one financial service;
transmit said request for financial services data to at least one financial service;
receive and compile said financial services data from said at least one financial service;

and

transmit a result of compiling said financial services data to said client computer.

32. (ORIGINAL) The device of claim 31, wherein said central processor is further operative with said advice utility server to:

establish a connection to an application services manager;
transmit a request to said application services manager for said financial services data;
establish a connection between said application services manager and at least one financial service; and
receive and compile said financial services data from said application services manager.

33. (ORIGINAL) The device of claim 31, wherein said central processor is further operative with an authentication server configured to authenticate a user of said client computer.

34. (ORIGINAL) The device of claim 31, wherein said at least one financial service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service.

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35. (ORIGINAL) The device of claim 31, wherein said central processor is further operative with a data migration mechanism configured to convert data transmissions between any of said client computer, said advice utility server, and said at least one financial service into a standardized data format.

36. (ORIGINAL) The device of claim 35, wherein said standardized data format is XML.

37. (ORIGINAL) The device of claim 31, wherein said central processor is further operative with a translator configured to translate data transmissions between a plurality of financial services into a standardized data format.

38. (ORIGINAL) The device of claim 37, wherein said standardized data format is XML.

39. (ORIGINAL) The device of claim 31, wherein said central processor is further operative with a registration application configured to allocate a TCP/IP port for use by a financial service during a client session.

40. (ORIGINAL) A method of using a financial advice application, comprising
implementing a financial advice application;
establishing a connection to an advice utility server;
transmitting at least one request to said advice utility server for at least one financial service; and
receiving financial services data from said advice utility server.

41. (ORIGINAL) The method of claim 40, wherein implementing a financial advice application further comprises at least one of establishing a connection to a Web server and accessing a financial advice application on a desktop.
42. (ORIGINAL) The method of claim 40, wherein data transmitted between said advice utility server and at least one of a Web server and a desktop is in a standardized data format.
43. (ORIGINAL) The method of claim 42, wherein said standardized data format is XML.
44. (ORIGINAL) The method of claim 40, wherein said at least one financial services comprises at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service.
45. (ORIGINAL) The method of claim 40, wherein said advice utility server comprises an application services manager.
46. (CURRENTLY AMENDED) A method for providing comprehensive online financial planning advice, the method comprising:
establishing a connection to a client computer;
receiving user-supplied data and a request for at least one financial service;
coordinating a plurality of financial services;
transmitting said an economic group data to said plurality of financial services;
receiving and compiling financial planning and advice results from said plurality of financial services; and
transmitting and displaying said financial planning and advice results to said user.
47. (ORIGINAL) The method of claim 46, wherein said user-supplied data comprises at least one of economic group data and goals.

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48. (ORIGINAL) The method of claim 47, wherein said economic group data comprises at least one of membership data, demographics data, and financial data.